

AFFIDAVIT OF SALE AND CERTIFICATION OF DEBT

CREDITOR: Bank of America, N.A.
ACCOUANTHOLDER: Joan Topalian
ACCOUNT NUMBER(S): MasterCard credit card account ending in 5699 (formerly 8434 and 6949);
Visa credit card account ending in 0041 (formerly 1130 and 6048)

I, the undersigned, Tom R. Jordan, being duly sworn according to law, depose and state that:

1. I am employed by Bank of America, N.A. (“BANA”) as a bank Officer and am duly authorized to make this Affidavit.
2. I am familiar with the manner and method by which BANA maintains its normal business books and records, including computer records. These books and records are made in the course of regularly conducted business activity: (1) at or near the time the events they purport to describe occurred, by a person with knowledge of the acts and events; or (2) by a computer or other similar digital means, which contemporaneously records an event as it occurs. The contents of this Affidavit are believed to be true and correct based upon my personal knowledge of the record keeping systems under which BANA maintains its business books and records.
3. BANA is a wholly-owned subsidiary of Bank of America Corporation and the successor-in-interest to FIA Card Services, N.A., formerly known as MBNA America Bank, N.A. (“FIA”). FIA was merged into and under the charter and title of BANA effective October 1, 2014.
4. The books and records of BANA show that Joan Topalian (the “Accountholder”) opened accounts with BANA, or a predecessor-in-interest, for the purpose of obtaining an extension of credit (the “Accounts”) and did thereafter use or authorize the use of the Accounts for the acquisition of goods, services, or cash advances in accordance with the customer agreement(s) (“Agreement”) governing use of the Accounts. Further, the Accountholder breached the Agreement by failing to make periodic payments as required.
5. It is the standard practice of BANA to change the account number for its accounts at the time of charge-off. This change occurred with respect to each of the Accounts.
6. The Accountholder’s MasterCard credit account currently ending in 5699 (formerly ending in 8434 and 6949) (the “MasterCard Account”) was charged-off on July 1, 1998. Attached as **Exhibit A** is an account note that reflects the charge-off information. Due to the time of the charge-off, BANA no longer has account statements for the MasterCard Account.
7. With respect to the MasterCard Account, BANA was first notified of Plaintiff’s 1997 bankruptcy filing (the “Bankruptcy Filing”) on December 8, 1997. Upon notification of the Bankruptcy Filing, BANA updated its records to reflect that the MasterCard Account was closed due to bankruptcy. Attached as **Exhibit B** are account notes that reflect when

BANA was first notified of the Bankruptcy Filing and the MasterCard Account's closure due to the Bankruptcy Filing.

8. The Accountholder's Visa credit card account currently ending 0041 (formerly ending in 1130 and 6048) (the "Visa Account") was charged off on June 29, 2013. The last payment in relation to the Visa Account was made on April 23, 2013 in the amount of \$40.00. The Visa Account was not included in the Bankruptcy Filing. Moreover, Visa Account received the appropriate interest charge adjustments in the amount of \$144.86 in 2010 and \$444.04 in 2011. There are no adjustments due with respect to the past history or reporting on the Visa Account. Attached as **Exhibit C** are account notes and statements that reflect the Visa Account's opening, last payment received, and charge-off information.
9. Further, on July 24, 2013 (the "Sale Date"), the Visa Account and underlying credit card agreement were sold, transferred, and set-over to Portfolio Recovery Associates, with full authority to do and perform all acts necessary for the collection, settlement, adjustment, compromise, or satisfaction of the Visa Account. As of the Sale Date, the sum of \$2,764.20 was due and payable on the Visa Account. Attached as **Exhibit D** is an account note that reflects the Visa Account's sale to Portfolio Recovery Associates.
10. As a result of the sale of the Visa Account, Portfolio Recovery Associates and/or its authorized agent, has complete authority to settle, adjust, compromise, and satisfy any sum owed on the Visa Account, and BANA has no further interest in the Visa Account for any purpose.
11. At this time, BANA is not reporting the Accounts to the credit reporting agencies. Attached as **Exhibit E** are account notes that reflect that BANA is not reporting the Accounts.
12. All retained and recoverable documentation evidencing communications between BANA and Plaintiff or relating to communications by Plaintiff, regarding the Accounts between January 1, 2006 and December 22, 2016 is attached as **Exhibit F**.
13. All documentation that Tom R. Jordan relied upon in preparation of this affidavit as well as the affidavit filed as an exhibit to BANA's Response to the Motion to Compel (Doc. #76-3) (the "Affidavit") are included in **Exhibits A through F**.
14. The documents that Kim Scarpitti or other representatives of BANA reviewed and relied upon in preparing the November 12, 2015 letter filed as an exhibit to the Affidavit are included in **Exhibits A through F**. Similarly, the documents that Edward McGuire or other representatives of BANA reviewed and relied upon by in preparing the October 30, 2015 letter filed as an exhibit to the Affidavit are included in **Exhibits A through F**.
15. I declare under the penalty of perjury that the foregoing is true and correct, and if called as a witness, I would competently testify, under oath, thereto.

Date Executed:

3/6/18

BANK OF AMERICA, N.A.

BY:

Name: TOM R JOSEPH

Title: ANP

ICTC KEY [REDACTED] 5699 CLIENT 9330 PROV 100000

Case 1:16-ap-001030 Doc 85-1 Filed 04/06/18 Entered 04/06/18 14:10:35 Desc

JOAN A TOPALIAN Attachment to Statement of Undisputed Facts Page 7 of 10
C/O GROSS BAL 3,691.83 BALANCE 3,691.83
C/O PRIN BAL .00 C/O BAL 3,691.83
C/O DATE 07/01/98 CYC 18
SEC C/O 00/00/00
CREDITS 0
.00
DEBITS 0
.00
PAYMENTS 0
.00

SYS GEN CREDITS .00 ACC F/C .00
TOTAL 3,691.83

F1=HELP F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F8=PFWD PA1=KEYS F ____

IAED KEY [REDACTED] 5699

Case 1:16-ap-01030 Doc 85-1 Filed 04/06/18 Entered 04/06/18 14:10:35 Desc

JOAN A TOPALIAN Attachment to Statement of Undisputed Facts / Page 5 of 5 MNT 09/19/2016

DATE	TIME	TYPE	OPER	EVENT	TRAN ID	OPERATOR
090115	10:47	A	374	[REDACTED]	9330	MCLI
BANKRUPTCY DETAIL FROM				BANKRUPTCY DETAIL TO		
CASE #				CASE # 9714900		
COURT				COURT		
FILE DATE 00/00/000 CHAPTER 99				FILE DATE 11/24/97 CHAPTER 07		
JOINT/SINGLE				JOINT/SINGLE		
DIS				DIS		
CITY		STATE		CITY		STATE
TRUSTEE				TRUSTEE		
MOC DATE 00/00/0000				MOC DATE 00/00/0000		
PRO-SE FLAG				PRO-SE FLAG		
AKA NAME				AKA NAME		
090115	10:47	A	792	[REDACTED]	9330	MCLI JOAN A TOPALIAN
BANKRUPTCY STAGE				CHAPTER 07		
JOAN A TOPALIAN				FROM	TO	C-DISCHARGED
090115	10:47	A	368	[REDACTED]	9330	MCLI
BANKRUPTCY STATUS				FROM 99		

F1=HELP F3=EXIT F4=ACCT F5=SUMMARY F6=WORK F7=PBWD F8=PFWD F9=ADDR IND F ____

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Attachment to Statement of Undisputed Facts Page 6 of 19

BK Y JG	DC N	JOAN A TOPALIAN	SS [REDACTED] 3395
BK N JG	DC N		SS
BANKRUPTCY DETAIL		CASE # 9714900	CRT
FILE DTE	11/24/97	CHAPTER 07 JOINT/SINGLE	DIS
CITY	ST	TRUSTEE	
STAGE BK CHAPTER 07	STAGE: C DISCHARGED		HRNG DTE 00/00/0000
CB AS CB PD	0.00	CB DT	
JDG DTE	CASE #		CRT
JDG AMT	.00	CITY	CTY
DECEASED DETAIL		CASE #	CRT
CLAIM	DECEASED		FIRST NOT
INSUR	CITY		CTY
NOTES:			

ACCT REL [REDACTED]	8434	ASSETS	SCORE 00051 689	STAT RVY CO99 CR07
BALANCE	3,691.83	LPUR	.00 11/17/06	TYPE VP58 P
PRIN BAL	2,752.39	LCAS	.00	OP DTE 05/23/94
LIMIT	0	LFEE	.00	CO DTE 07/01/98

F1=HELP F2=BLK F3=EXIT F4=XFR F5=EVT F6=WORK F7=PBWD F8=PFWD PA1=KEYS F __

1997/12/08 00:16:54 Case 10165 ap-01030 REBЬОН-САРДИНОВА ЕЛЕНА БОТЫЧЕВА/СТАТИСЧИКИЕ

1997/12/08 02:40:00 Attachment Statement of disputed facts from vPage 7 of 19

1997/12/08 06:35:30 RECLXH PET REC BKO CH 7 IND 9714900 11/24/97 DOF BANA 000004

CODE	DESCRIPTION	VALUE	CODE	DESCRIPTION	VALUE
-----	-----	-----	-----	-----	-----
60	CODE NOT USED		65	CODE NOT USED	
61	CODE NOT USED		66	CODE NOT USED	
62	CODE NOT USED		67	CODE NOT USED	
63	CODE NOT USED		68	CODE NOT USED	
64	CODE NOT USED		69	CODE NOT USED	
80	RMF EFFCTIVE DT	00010101	84	CODE NOT USED	
81	EXT CNV DATE	19960601	85	CODE NOT USED	
82	SPP SOLICIT CD	00002+IP	86	CODE NOT USED	
83	CPD SOLICIT CD		87	CODE NOT USED	
90	COLLATERAL AMT	000000000	95	DDA CODE	000000000
91	CODE NOT USED	000000000	96	CODE NOT USED	
92	GROUP SEGMENT	000000001	97	BK TCL/CCL H&D	019971208
93	CODE NOT USED	000000000	98	OPT OUT CCL H&D	
94	APP REF NUMBER	00104814364			

F1=HELP F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F9=ACCT F10=CORR PA1=KEYS F ____

WAGN KEY [REDACTED] 0041 US CONSUMER
Case 1:16-ap-01030 Doc 85-1 Filed 04/06/18 Entered 04/06/18 14:10:39 Desc
JOAN A TOPALIAN Attachment to Statement of Undisputed Facts Page 9 of 19

				ACCT	TYPE	VP58 P	RET
60 COURTLAND DR				BAL	.00	MIN	.00
				AVL	7,000.00	PRE	.00
NARRAGANSETT	RI	02882-121760	AU 00	AUT	.00	DUE	022318
USA EM				LMT	7,000.00	I/D 000 000 102817	
V DEITOCH	V			DIS	.00	000	
S 038263395	S			PDU	.00	000-000	00023
H	B			OVL	.00	000-000%	00000
STMT 01 030 CYCLE 26 26	LSTM 072713	PBAL	.00	STM DU	.00		
CARD 01 000 N 000 000 0110	LCRD 070804	LPMT	40.00	042313 FIN CHGS			
CORR 01 000 LADR 090406	LPIN 122214	LPUR	.00	030310 Y	.00		
ECOR LADI 000000	LCHK 000000	LCAS	.00	000000 P	.00		
		LCRE	.00	000000 L	.00		
BILL 162 OPEN 070804	CHK N PAY N	LDIS	.00	000000 FEE OVR	N		
STMT 108 BRAN ZACD00	OVD N INS N	ENH N					
SWFC 000 OTHER [REDACTED]	6048	DGRP BAC99902 D CC MFC 1.50 FCOPT 1					
TRANS 00 TRAN F [REDACTED]	1130	ALT					
AC RC NWD MMDDYY 00:00A	PND	CORR ID		QUEUE		WF	
B0128000000000 - ACCOUNT LEVEL TERM BAL OVERIDES IN EFFECT							
F1=HELP F2=ICAU F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F8=PFWD PA1=KEYS F [REDACTED]							

ICTC KEY [REDACTED] 0041 CLIENT 9330 PROV 100000

Case 1:16-ap-001030 Doc 85-1 Filed 04/06/18 Entered 04/06/18 14:10:35 Desc

JOAN A TOPALIAN Attachment to Statement of Undisputed Facts
C/O GROSS BAL 2,764.20
C/O PRIN BAL .00
BALANCE .00
C/O BAL 2,764.20
C/O DATE 06/29/13 CYC 26
SEC C/O 00/00/00
CREDITS 0
.00
DEBITS 0
.00
PAYMENTS 0
.00

SYS GEN CREDITS .00 ACC F/C .00
TOTAL .00

F1=HELP F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F8=PFWD PA1=KEYS F ____

BANA 000007

IAED KEY [REDACTED] 0041

Case 1:16-ap-01030 Doc 851 Filed 04/06/18 Entered 04/06/18 14:10:35 Desc

JOAN A TOPALIAN Attachment to Statement of Undisputed Facts Page 11 of 19 MNT 09/19/2017

DATE 020418 TO 010100 TRACK EVENT TRAN ID OPERATOR

DATE TIME TYPE OPER TRACKG TRAN

081913 05:56 A 900 STAT-O CONV

CUSTOMER SERVICE MEMOS

happy with than answer. she was upset and said that she
will be calling corporate now to speak with them and
hung up case # 411933

072513 09:39 P 900 *RE920 CONV

CUSTOMER SERVICE MEMOS

SOLD TO PORTFOLIO RECOV ASSO-REFER TO 8007721413

***SOLD 07/24/2013 - BALANCE AT SALE WAS \$ 2764.2

072513 09:39 P 993 OVRD CONV

CBLSP3DPD LATE FEE SCHD 1 07/25/2013 BU/BR 010/051

CBLSP3DPD OCL FEE SCHD 1 07/25/2013 BU/BR 010/051

072513 05:56 A 900 STAT-O CONV

CUSTOMER SERVICE MEMOS

SOLD TO PORTFOLIO RECOV ASSO-REFER TO 8007721413

***SOLD 07/24/2013 - BALANCE AT SALE WAS \$ 2764.2

F1=HELP F3=EXIT F4=ACCT F5=SUMMARY F6=WORK F7=PBWD F8=PFWD F9=ADDR IND F ____

KEY [REDACTED] 5699

CLIENT 9330 PROV 100000

Case 1:16-ap-01030 Doc 85-1 Filed 04/06/18 Entered 04/06/18 14:10:35 Desc

JOAN A TOPALIAN Attachment to Statement of Undisputed Facts Page 42 of 49 BK CO CR RV RD

REPORT CB N SUPPRESSION IND 2
CB OVR CODE E17 CB OVR DESC PREVIOUS CHARGE OFF

PAGE 002

B0103800000000 - OPER DOES NOT HAVE SECURITY TO MAINTAIN HIGHLIGHTED FIELDS
F1=HELP F2=CBOV F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F8=PFWD PA1=KEYS F __

REPORT CB N SUPPRESSION IND 2
CB OVR CODE E04 CB OVR DESC FINAL STATUS-SOLD ACCT

PAGE 002

B0103800000000 - OPER DOES NOT HAVE SECURITY TO MAINTAIN HIGHLIGHTED FIELDS
F1=HELP F2=CBOV F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F8=PFWD PA1=KEYS F __



Prepared for: JOAN A TOPALIAN

5699

November 2006 Statement

Credit Line: \$0.00

Cash or Credit Available:

Account Information

Summary of Transactions

Previous Balance	\$3,531.02
Payments and Credits	\$0.00
Cash Advances	+ \$160.81
Purchases and Adjustments	+ \$0.00
Periodic Rate Finance Charges	+ \$0.00
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$3,691.83

Billing Cycle and Payment Information

Days in Billing Cycle	30
Closing Date	11/27/06
Payment Due Date	12/26/06
Current Payment Due	\$15.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$15.00

Customer Service

For Information on Your Account Visit:

www.bankofamerica.com

Mail Payments to:

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026

Call toll-free 1-800-626-2556
TDD hearing-impaired 1-800-346-3178

Transactions

Purchases and Adjustments	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
TRANSFER PAYMENT	11/17	11/17	5877		A	160.81

Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.000000% DLY	0.00%	\$0.00
B. ATM, Bank	0.000000% DLY	0.00%	\$0.00
C. Purchases	0.000000% DLY	0.00%	\$0.00

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

See Corresponding
Annual Percentage
Rate Above

Important Information About Your Account

YOUR BALANCE EXCEEDS APPROVED CREDIT LIMITS

23

5699

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726



JOAN A TOPALIAN
1592 DOUGLAS AVE
N PROVIDENCE RI 02904-3886

Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: [REDACTED] 5699

NEW BALANCE TOTAL: \$3,691.83

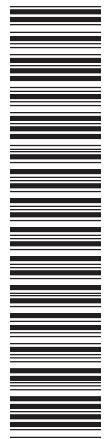
PAYMENT DUE DATE: 12/26/06

TOTAL MINIMUM PAYMENT DUE
\$15.00

Enter Payment Amount Enclosed:

\$ [REDACTED]

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA





Prepared for: JOAN A TOPALIAN

5699

November 2006 Statement
Credit Line: \$0.00
Cash or Credit Available:

Account Information

Summary of Transactions

Previous Balance	\$3,531.02
Payments and Credits	- \$0.00
Cash Advances	+ \$160.81
Purchases and Adjustments	+ \$0.00
Periodic Rate Finance Charges	+ \$0.00
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$3,691.83

Billing Cycle and Payment Information

Days in Billing Cycle	30
Closing Date	11/27/06
Payment Due Date	12/26/06
Current Payment Due	\$15.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$15.00

Transactions

Purchases and Adjustments	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
TRANSFER PAYMENT	11/17	11/17	5877		A	160.81

Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.000000% DLY	0.00%	\$0.00
B. ATM, Bank	0.000000% DLY	0.00%	\$0.00
C. Purchases	0.000000% DLY	0.00%	\$0.00

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

See Corresponding Annual Percentage Rate Above

Important Information About Your Account

YOUR BALANCE EXCEEDS APPROVED CREDIT LIMITS

23

5699

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

JOAN A. TOPALIAN
1592 DOUGLAS AVE
N PROVIDENCE RI 02904-3886

Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: 5699

NEW BALANCE TOTAL: \$3,691.83

PAYMENT DUE DATE: 12/26/06

TOTAL MINIMUM PAYMENT DUE
\$15.00

Enter Payment Amount Enclosed:

\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



BANA 000015



Prepared for: JOAN A TOPALIAN

[REDACTED] 6048

November 2006 Statement
Credit Line: \$7,000.00
Cash or Credit Available: \$0.00

Account Information

Summary of Transactions

Previous Balance	\$7,298.94
Payments and Credits	- \$426.44
Cash Advances	+ \$0.00
Purchases and Adjustments	+ \$0.00
Periodic Rate Finance Charges	+ \$190.26
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$7,062.76

Billing Cycle and Payment Information

Days in Billing Cycle	30
Closing Date	11/27/06
Payment Due Date	12/22/06
Current Payment Due	\$258.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$258.00

Customer Service

For Information on Your Account Visit:

www.bankofamerica.com

Mail Payments to:

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026

Call toll-free 1-800-789-6685
TDD hearing-impaired 1-800-346-3178

Transactions

Payments and Credits	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
OVERLIMIT FEE ADJUSTMENT	10/31	10/31	6252			39.00 CR
DISPUTE FINANCE CHARGE ADJ	11/17	10/28	5880			1.43 CR
DISPUTE FINANCE CHARGE ADJ	11/17	10/28	5881			2.97 CR
TRANSFER PAYMENT	11/17	11/17	5878			160.81 CR
LATE CHARGE ADJUSTMENT	11/17	11/17	5879			39.00 CR
DISPUTE FINANCE CHARGE ADJ	11/22	10/28	6762			72.47 CR
RI BANKING CENTER PAYMENT	11/22					110.76 CR

YOUR ACCOUNT IS OVERLIMIT.
TO AVOID AN OVERLIMIT FEE
ON YOUR NEXT STATEMENT, WE
MUST RECEIVE A CONFORMING
PAYMENT, THAT BRINGS AND
KEEPS YOUR ACCOUNT BALANCE
BELOW THE CREDIT LINE,
WITHIN 20 DAYS OF THE ABOVE
STATEMENT CLOSING DATE,
AND NOT GO OVERLIMIT AGAIN.

Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.088328% DLY *	32.24%	\$0.00
B. ATM, Bank	0.088328% DLY *	32.24%	\$3,575.57
C. Purchases	0.088328% DLY *	32.24%	\$3,604.48

Annual Percentage Rate for this Billing Period:

32.24%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

* Periodic Rate May Vary

Important Information About Your Account

23 [REDACTED]

1130

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726



JOAN A. TOPALIAN
60 COURTLAND DR
NARRAGANSETT RI 02882-1217-603

Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: [REDACTED] 6048

NEW BALANCE TOTAL: \$7,062.76

PAYMENT DUE DATE: 12/22/06

TOTAL MINIMUM PAYMENT DUE
\$258.00

Enter Payment Amount Enclosed:

\$ [REDACTED]

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA



Bank of America

JOAN A TOPALIAN
 Account Number: [REDACTED] 1130
 June 27 - July 28, 2010

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
BANK OF AMERICA
 P.O. BOX 15026
 WILMINGTON, DE
 19850-5026

Mail payments to:
BANK OF AMERICA
 P.O. BOX 15019
 WILMINGTON, DE
 19886-5019

Customer Service:
 1.800.789.0701
 (1.800.346.3178 TTY)

Payment Information

New Balance Total	\$6,252.82
Current Payment Due	\$140.00
Past Due Amount	\$140.00
<hr/>	
Total Minimum Payment Due.....	\$280.00
Payment Due Date	8/24/10

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	4 years	\$7,091.56

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance	\$6,502.82
Payments and Other Credits	-284.86
Purchases and Adjustments	0.00
Fees Charged.....	0.00
Interest Charged.....	34.86
<hr/>	
New Balance Total	\$6,252.82
Credit Line	\$7,200.00
Statement Closing Date	7/28/10
Days in Billing Cycle	32

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
06/30	06/30	Payments and Other Credits				
	07/23	INTEREST CHARGE ADJUSTMENT	3283		-144.86	
		RI BANKING CENTER PAYMENT			-140.00	
						-\$284.86
07/28	07/28	Interest Charged			0.00	
07/28	07/28	Interest Charged on Balance Transfers			34.86	
		Interest Charged on Cash Advances				
		continued on next page...				

23 006252820002800000014000000 [REDACTED] 1130

BANK OF AMERICA
 P.O. BOX 15019
 WILMINGTON, DE 19886-5019

Account Number: [REDACTED] 1130

New Balance Total.....	\$6,252.82
Minimum Payment Due	280.00
Payment Due Date	08/24/10

JOAN A TOPALIAN
 60 COURTLAND DR
 NARRAGANSETT RI 02882-1217

Enter payment amount \$

Check here for a change of mailing address or phone numbers.
 Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: BANK OF AMERICA

15240222501 [REDACTED] 113011

Bank of America

JOAN A TOPALIAN
 Account Number: [REDACTED] 1130
 January 29 - February 25, 2011

Account Information:

www.bankofamerica.com

Mail billing inquiries to:

Bank of America
 P.O. Box 15026
 Wilmington, DE 19850-5026

Mail payments to:

Bank of America
 P.O. Box 15019
 Wilmington, DE 19886-5019

Customer Service:

1.800.789.6701

(1.800.346.3178 TTY)

Payment Information

New Balance Total	\$5,041.01
Current Payment Due	\$140.00
Total Minimum Payment Due.....	\$140.00
Payment Due Date	3/24/11

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	3 years	\$5,595.46

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance	\$5,600.05
Payments and Other Credits.....	-584.04
Purchases and Adjustments	0.00
Fees Charged.....	0.00
Interest Charged.....	25.00

New Balance Total	\$5,041.01
Credit Line	\$7,200.00
Statement Closing Date	2/25/11
Days in Billing Cycle	28

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
02/04	02/04	Payments and Other Credits				
02/04	02/04	INTEREST CHARGE ERROR CORRECTION	1537		-441.49	
02/04	02/04	INTEREST CHARGE ERROR CORRECTION	1538		-2.55	
	02/16	RI BANKING CENTER PAYMENT			-140.00	
-\$584.04						
Interest Charged						
02/25	02/25	Interest Charged on Balance Transfers			0.00	
02/25	02/25	Interest Charged on Cash Advances			25.00	
continued on next page...						

23 005041010001400000014000000 [REDACTED] 1130

BANK OF AMERICA
 P.O. BOX 15019
 WILMINGTON, DE 19886-5019

Account Number: [REDACTED] 1130

New Balance Total	\$5,041.01
Total Minimum Payment Due.....	\$140.00
Payment Due Date	03/24/11

JOAN A TOPALIAN
 60 COURTLAND DR
 NARRAGANSETT RI 02882-1217

Enter payment amount \$

Check here for a change of mailing address or phone numbers.
 Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: Bank of America

15240222501 [REDACTED] 1130#

BANA 000021



Prepared for: JOAN A TOPALIAN

[REDACTED] 6048

November 2006 Statement
Credit Line: \$7,000.00
Cash or Credit Available: \$0.00

Account Information

Summary of Transactions

Previous Balance	\$7,298.94
Payments and Credits	- \$426.44
Cash Advances	+ \$0.00
Purchases and Adjustments	+ \$0.00
Periodic Rate Finance Charges	+ \$190.26
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$7,062.76

Billing Cycle and Payment Information

Days in Billing Cycle	30
Closing Date	11/27/06
Payment Due Date	12/22/06
Current Payment Due	\$258.00
Past Due Amount	+ \$0.00
Total Minimum Payment Due	\$258.00

Customer Service

For Information on Your Account Visit:

www.bankofamerica.com

Mail Payments to:

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026

Call toll-free 1-800-789-6685
TDD hearing-impaired 1-800-346-3178

Transactions

Payments and Credits	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
OVERLIMIT FEE ADJUSTMENT	10/31	10/31	6252			39.00 CR
DISPUTE FINANCE CHARGE ADJ	11/17	10/28	5880			1.43 CR
DISPUTE FINANCE CHARGE ADJ	11/17	10/28	5881			2.97 CR
TRANSFER PAYMENT	11/17	11/17	5878			160.81 CR
LATE CHARGE ADJUSTMENT	11/17	11/17	5879			39.00 CR
DISPUTE FINANCE CHARGE ADJ	11/22	10/28	6762			72.47 CR
RI BANKING CENTER PAYMENT	11/22					110.76 CR

YOUR ACCOUNT IS OVERLIMIT.
TO AVOID AN OVERLIMIT FEE
ON YOUR NEXT STATEMENT, WE
MUST RECEIVE A CONFORMING
PAYMENT, THAT BRINGS AND
KEEPS YOUR ACCOUNT BALANCE
BELOW THE CREDIT LINE,
WITHIN 20 DAYS OF THE ABOVE
STATEMENT CLOSING DATE,
AND NOT GO OVERLIMIT AGAIN.

Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.088328% DLY *	32.24%	\$0.00
B. ATM, Bank	0.088328% DLY *	32.24%	\$3,575.57
C. Purchases	0.088328% DLY *	32.24%	\$3,604.48

Annual Percentage Rate for this Billing Period:

32.24%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

* Periodic Rate May Vary

Important Information About Your Account

23 [REDACTED]

1130

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726



JOAN A. TOPALIAN
60 COURTLAND DR
NARRAGANSETT RI 02882-1217-603

Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: [REDACTED] 6048

NEW BALANCE TOTAL: \$7,062.76

PAYMENT DUE DATE: 12/22/06

TOTAL MINIMUM PAYMENT DUE
\$258.00

Enter Payment Amount Enclosed:

\$ [REDACTED]

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA

